

<b>Information to identify the case:</b>		
Debtor 1:	<b>Kollette Lynn Taylor</b>	Social Security number or ITIN: xxx-xx-2800
	First Name Middle Name Last Name	EIN: --
Debtor 2:		Social Security number or ITIN: --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 13 10/16/18
Case number:	18-30573-CMG	

## Official Form 309I

# Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kollette Lynn Taylor	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	126 Hidden Trail North Plainfield, NJ 07060	
<b>4. Debtor's attorney</b> Name and address	David G. Beslow Goldman & Beslow, LLC 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Contact phone 973-677-9000
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/17/18

**For more information, see page 2**

Debtor **Kollette Lynn Taylor**

Case number **18-30573-CMG**

## 7. Meeting of creditors

**Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**November 29, 2018 at 09:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 1/28/19**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 12/26/18**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 180 days from date of order for relief.  
11 U.S.C. § 502(b)(9)**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

## 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**Certificate of Notice Page 3 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kollette Lynn Taylor  
 Debtor

Case No. 18-30573-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 6  
 Total Noticed: 158

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db  
 517815958 +Kollette Lynn Taylor, 126 Hidden Trail, North Plainfield, NJ 07060-3924  
 517815975 +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
 517815976 Avenue, c/o JH Portfolios, 5757 Phanpon Drive, Suite 225, Hazelwood, MO 63042  
 517816007 +Barclays, c/o Philips & Cohan, 1002 Justison Street, Wilmington, DE 19801-5148  
 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714)  
 517815989 +Capital One Bank, c/o Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West PO Box 500, Eatontown, NJ 07724-0500  
 517815988 +Capital One Bank, 323 W. Lakeside Avenue, #200, Cleveland, OH 44113-1009  
 517815990 +Capital One Bank c/o, Hayt Hayt & Landau, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500  
 517815993 +Citgo Card, P.O. Box 6401, Sioux Falls, SD 57117-6401  
 517815992 +Citgo c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
 517816009 +Credit One, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816020 Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040  
 517816022 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517816023 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 517816024 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 517816025 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 517816035 +FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104)  
 517816027 +Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297  
 517816026 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517816031 +First Nataional Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478  
 517816030 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097  
 517816033 +First Saving Bank / Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253  
 517816032 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096  
 517816034 +First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117-5019  
 517816037 +Genesis Financial Solutions, 8705 Sw Nimbus Ave Ste 3, Beaverton, OR 97008-4000  
 517816040 +Gettington, c/o Faloni & Associates, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592  
 517816041 +Gettington c/o, Faloni & Associates, PO Box 1285, Caldwell, NJ 07007-1285  
 517816047 +HSN, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816052 +Jn Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517816050 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429  
 517816055 +Kohl's, c/o Altran Financial, PO Box 610, Sauk Rapids, MN 56379-0610  
 517816062 +LVNV Funding c/o, Stenger & Stenger, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458  
 517816058 +Lane Bryant c/o, Contract Callers Inc., PO Box 2207, Augusta, GA 30903-2207  
 517816061 +Lord & Taylor, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 517816072 +Matrix, c/o Oilphant Financial, 1800 2nd Street, Suite 603, Sarasota, FL 34236-5990  
 517816074 +Merrick Bank, c/o FBSC, 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433  
 517816085 +Midland Funding c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816087 +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499  
 517816089 +Paypal, c/o Simm Associates, 800 Pencader Drive, Newark, DE 19702-3354  
 517816114 +QVC, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816116 Raymond & Flanagan, PO Box 130, Liverpool, NY 13088-0130  
 517816118 +Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426  
 517816117 +Rjm Acq Llc, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416  
 517816123 +Select Portfolio Servicing, P.O. Box 65587, Salt Lake City, UT 84165-0587  
 517816142 +State Of Nj Highed Ed, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241  
 517816137 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269  
 517816138 +State of New Jersey, c/o Office of the Attorney General, Hughes Justice Complex, 25 West Market Street CN-080, Trenton, NJ 08611-2148  
 517816139 State of New York, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300, Albany, NY 12205-0300  
 517816140 State of New York, Office of the Attorney General, State Capital, Albany, NY 12224  
 517816141 State of New York, Department of Taxation and Finance, WA Harriman State Campus, Albany, NY 12227-0001  
 517816165 +TJX c/o, Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952  
 517816161 +Target, c/o RFR Assets, 4510 West 77th Street, Minneapolis, MN 55435-5505  
 517816159 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 517816163 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 517816164 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 517816167 +Torrid, c/o Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
 517816168 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 517816169 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370  
 517816174 +US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 158

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517816172 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860  
517816171 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
517816176 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
517816177 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
517816178 +Walmart c/o, Convergent Outsourcing, 800 SW 39th Streett, Suite 100,  
Renton, WA 98057-4975  
517816180 +Web Bank, 8405 Sw Nimbus Ave, Beaverton, OR 97008-7185

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: yrodriguez@goldmanlaw.org Oct 18 2018 00:45:32 David G. Beslow,  
Goldman & Beslow, LLC, 7 Glenwood Avenue, Suite 311B, East Orange, NJ 07017

tr E-mail/Text: bnc@russotruster.com Oct 18 2018 00:48:11 Albert Russo,  
Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2018 00:47:15 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 18 2018 00:47:11 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517815950 +EDI: AAEO.COM Oct 18 2018 03:58:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,  
Kennesaw, GA 30144-3672

517815965 +EDI: AAEO.COM Oct 18 2018 03:58:00 Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw,  
Kennesaw, GA 30144-3672

517815974 +EDI: PRA.COM Oct 18 2018 03:58:00 Amazon, c/o Portfolio Recovery, 120 Corporate Blvd.,  
Suite 100, Norfolk, VA 23502-4952

517815977 +EDI: TSYS2.COM Oct 18 2018 03:58:00 Barclays Bank Delaware, Attn: Correspondence,  
Po Box 8801, Wilmington, DE 19899-8801

517815978 +EDI: TSYS2.COM Oct 18 2018 03:58:00 Barclays Bank Delaware, P.o. Box 8803,  
Wilmington, DE 19899-8803

517815981 EDI: CAPITALONE.COM Oct 18 2018 03:58:00 Capital 1 Bank, Po Box 85520,  
Richmond, VA 23285

517815979 +EDI: CAPITALONE.COM Oct 18 2018 03:58:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City, UT 84130-0285

517815984 +EDI: CAPITALONE.COM Oct 18 2018 03:58:00 Capital One, Po Box 30281,  
Salt Lake City, UT 84130-0281

517815985 +EDI: PRA.COM Oct 18 2018 03:58:00 Capital One, c/o Portfolio Recovery,  
120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952

517815983 +EDI: CAPITALONE.COM Oct 18 2018 03:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285

517815986 +EDI: CAPONEAUTO.COM Oct 18 2018 03:58:00 Capital One Auto Finance, Attn: Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285

517815987 +EDI: CAPONEAUTO.COM Oct 18 2018 03:58:00 Capital One Auto Finance, 3901 Dallas Pkwy,  
Plano, TX 75093-7864

517815991 +EDI: BLUESTEM Oct 18 2018 03:58:00 Citfingerhut, 6250 Ridgewood Roa,  
Saint Cloud, MN 56303-0820

517815995 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Avenue, Po Box 182789,  
Columbus, OH 43218-2789

517815994 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Avenue, Attention: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125

517815997 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125

517815996 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,  
Po Box 182686, Columbus, OH 43218-2686

517815998 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Lane Bryant, Po Box 182789,  
Columbus, OH 43218-2789

517816003 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Torrid, Attn: Bankruptcy Dept.,  
Po Box 182125, Columbus, OH 43218-2125

517816004 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/Torrid, Po Box 182789,  
Columbus, OH 43218-2789

517816000 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/lmbryant, 4590 E Broad St,  
Columbus, OH 43213-1301

517816001 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/roamans, Attn: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125

517816002 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Bank/roamans, Po Box 182789,  
Columbus, OH 43218-2789

517816005 EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,  
Po Box 18215, Columbus, OH 43218

517816006 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Comenity Capital Bank/HSN, Po Box 182120,  
Columbus, OH 43218-2120

517816011 +EDI: RCSFNBMARIN.COM Oct 18 2018 03:58:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas, NV 89193-8873

517816010 +EDI: RCSFNBMARIN.COM Oct 18 2018 03:58:00 Credit One Bank, Po Box 98873,  
Las Vegas, NV 89193-8873

517816013 +EDI: RCSFNBMARIN.COM Oct 18 2018 03:58:00 Credit One Bank, Po Box 98875,  
Las Vegas, NV 89193-8875

517816018 +E-mail/Text: deptbankruptcy@deltacommunitycu.com Oct 18 2018 00:46:35 Delta Ccu,  
1025 Virginia Ave, Atlanta, GA 30354-1319

517816016 +E-mail/Text: deptbankruptcy@deltacommunitycu.com Oct 18 2018 00:46:35 Delta Ccu,  
Attention: Bankruptcy Department, Po Box 20541, Atlanta, GA 30320-2541

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 158

Date Rcvd: Oct 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517816021 +EDI: TSYS2.COM Oct 18 2018 03:58:00 Dsnb Bloomingdales, 9111 Duke Blvd,  
Mason, OH 45040-8999

517816028 +EDI: BLUESTEM Oct 18 2018 03:58:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
Saint Cloud, MN 56395-1250

517816029 +EDI: BLUESTEM Oct 18 2018 03:58:00 Fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820

517816036 +EDI: PHINGENESIS Oct 18 2018 03:58:00 Genesis Financial Solutions, Attn: Bankruptcy,  
Po Box 4865, Beaverton, OR 97076-4865

517816039 +EDI: BLUESTEM Oct 18 2018 03:58:00 Gettington, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820

517816038 +EDI: BLUESTEM Oct 18 2018 03:58:00 Gettington, P.O. Box 1500,  
Saint Cloud, MN 56395-1500

517816042 +EDI: DRIV.COM Oct 18 2018 03:58:00 HSBC Auto Finance / Santander, Santander Consumer USA,  
Po Box 961245, Fort Worth, TX 76161-0244

517816043 +EDI: DRIV.COM Oct 18 2018 03:58:00 HSBC Auto Finance / Santander, Po Box 961245,  
Fort Worth, TX 76161-0244

517816045 +EDI: WFNNB.COM Oct 18 2018 03:58:00 HSN, PO Box 659707, San Antonio, TX 78265-9707

517816046 E-mail/Text: bankruptcy@hsn.net Oct 18 2018 00:47:44 HSN, P.O. Box 9090,  
Clearwater, FL 33758-9090

517816044 +EDI: HFC.COM Oct 18 2018 03:58:00 Hsbc Bank, 95 Washington Street,  
Buffalo, NY 14203-3006

517816048 EDI: IRS.COM Oct 18 2018 03:58:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114-0326

517816049 +EDI: PRA.COM Oct 18 2018 03:58:00 JC Penny, c/o Portfolio Recovery, 120 Corporate Blvd.,  
Suite 100, Norfolk, VA 23502-4952

517816054 EDI: CBSKOHL.COM Oct 18 2018 03:58:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983

517816056 +EDI: CBSKOHL.COM Oct 18 2018 03:58:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
Milwaukee, WI 53201-3120

517816057 +EDI: CBSKOHL.COM Oct 18 2018 03:58:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-5660

517816063 +EDI: RESURGENT.COM Oct 18 2018 03:58:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
Po Box 10497, Greenville, SC 29603-0497

517816065 +EDI: RESURGENT.COM Oct 18 2018 03:58:00 LVNV Funding/Resurgent Capital, Po Box 1269,  
Greenville, SC 29602-1269

517816059 +EDI: WFNNB.COM Oct 18 2018 03:58:00 Lane Bryant Retail/soa, 450 Winks Ln,  
Bensalem, PA 19020-5932

517816060 EDI: RMSC.COM Oct 18 2018 03:58:00 Lord & Taylor, P.O. Box 960035,  
Orlando, FL 32896-0035

517816068 +EDI: PHINGENESIS Oct 18 2018 03:58:00 Mabt - Genesis Retail, Po Box 4499,  
Beaverton, OR 97076-4499

517816067 +EDI: PHINGENESIS Oct 18 2018 03:58:00 Mabt - Genesis Retail, Bankcard Services,  
Po Box 4477, Beaverton, OR 97076-4401

517816071 +EDI: ARSN.COM Oct 18 2018 03:58:00 Macy's, c/o ARS, 201 West Grand Avenue,  
Escondido, CA 92025-2603

517816075 +EDI: MERRICKBANK.COM Oct 18 2018 03:58:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001

517816076 +EDI: MERRICKBANK.COM Oct 18 2018 03:58:00 Merrick Bank/CardWorks, Po Box 9201,  
Old Bethpage, NY 11804-9001

517816081 +EDI: MID8.COM Oct 18 2018 03:58:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709

517816077 +EDI: MID8.COM Oct 18 2018 03:58:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709

517816086 +E-mail/Text: pattie@montereycountybank.com Oct 18 2018 00:47:47 Monterey County Bank,  
601 Munras Ave, Monterey, CA 93940-3107

517816109 EDI: PRA.COM Oct 18 2018 03:58:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502

517816088 +E-mail/Text: recovery@paypal.com Oct 18 2018 00:45:58 Paypal, 2211 N. First Street,  
San Jose, CA 95131-2021

517816097 +E-mail/Text: Bankruptcy@pinnaclefcu.com Oct 18 2018 00:46:35 Pinnacle Fed Cr Un,  
135 Raritan Center, Edison, NJ 08837-3645

517816090 +E-mail/Text: Bankruptcy@pinnaclefcu.com Oct 18 2018 00:46:36 Pinnacle Fed Cr Un,  
135 Raritan Center Pkwy, Edison, NJ 08837-3645

517816104 +EDI: PRA.COM Oct 18 2018 03:58:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021

517816120 +E-mail/Text: bankruptcy@savit.com Oct 18 2018 00:48:07 SaVit Collection Agency,  
46 W Ferris St, East Brunswick, NJ 08816-2159

517816119 +E-mail/Text: bankruptcy@savit.com Oct 18 2018 00:48:07 SaVit Collection Agency,  
Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

517816121 +E-mail/Text: jennifer.chacon@sp servicing.com Oct 18 2018 00:48:16  
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

517816132 +E-mail/Text: clientservices@simonsagency.com Oct 18 2018 00:47:57 Simons Agency, Inc.,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176

517816127 +E-mail/Text: clientservices@simonsagency.com Oct 18 2018 00:47:57 Simons Agency, Inc.,  
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

517816143 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synch Bank/American Eagle, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

517816144 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synch Bank/American Eagle, Po Box 965005,  
Orlando, FL 32896-5005

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Form ID: 309I

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517816146 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchb/citgo, C/o Po Box 965004,  
Orlando, FL 32896-0001  
517816145 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchb/citgo, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
517816147 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
517816148 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/ JC Penneys, Po Box 965007,  
Orlando, FL 32896-5007  
517816151 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/Amazon, Po Box 965015,  
Orlando, FL 32896-5015  
517816149 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
517816153 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
517816154 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/QVC, Po Box 965018,  
Orlando, FL 32896-5018  
517816155 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
517816156 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/TJX, Po Box 965015,  
Orlando, FL 32896-5015  
517816157 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
517816158 +EDI: RMSC.COM Oct 18 2018 03:58:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
517816160 +EDI: WTRRNBNBANK.COM Oct 18 2018 03:58:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
517816162 +EDI: WTRRNBNBANK.COM Oct 18 2018 03:58:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
517816166 +EDI: WFNBNB.COM Oct 18 2018 03:58:00 Torrid, P.O. Box 182789, Columbus, OH 43218-2789  
517816170 +E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2018 00:47:15 United States Attorney,  
Peter Rodino Federal Building, 970 Broad Street, Ste. 700, Newark, NJ 07102-2527  
517816179 +EDI: BLUESTEM Oct 18 2018 03:58:00 Web Bank, 215 S State St Ste 800,  
Salt Lake City, UT 84111-2339  
517816182 +EDI: BLUESTEM Oct 18 2018 03:58:00 Webbank/Gettington, Attn: Bankruptcy,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
517816181 +EDI: BLUESTEM Oct 18 2018 03:58:00 Webbank/gettington, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820

TOTAL: 93

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517816115 Raritan Bay Fed Cr Un  
517815952\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815953\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815954\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815955\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815956\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815957\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815951\* +Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815959\* +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
517815960\* +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
517815961\* +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
517815962\* +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
517815963\* +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
517815964\* +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
517815966\* +Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815967\* +Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815968\* +Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815969\* +Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815970\* +Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815971\* +Aaron's Sales & Lease, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  
517815982\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)  
517816069\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)  
517816070\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)  
517816073\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Matrix, P.O. Box 8099, Newark, DE 19714)  
517816008\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance Company, Pob 8099, Newark, DE 19714)  
517815980\* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
517815999\* +Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789  
517816012\* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
517816014\* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
517816015\* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
517816019\* +Delta Ccu, 1025 Viriginia Ave, Atlanta, GA 30354-1319  
517816017\* +Delta Ccu, Attention: Bankruptcy Department, Po Box 20541, Atlanta, GA 30320-2541  
517816051\* +Un Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225,  
Hazelwood, MO 63042-2429

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517816053\* +Un Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
517816064\* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497  
517816066\* +LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269  
517816082\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517816083\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517816084\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517816078\* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517816079\* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517816080\* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517816110\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
517816111\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
517816112\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
517816113\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
517816098\* +Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3645  
517816099\* +Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3645  
517816100\* +Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3645  
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517816091\* +Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3645  
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517816096\* +Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3645  
517816105\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
517816106\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
517816107\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
517816108\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
517816122\* +Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250  
517816125\* +Select Portfolio Servicing, 3815 South West Temple St, Salt Lake City, UT 84115-4412  
517816126\* +Select Portfolio Servicing, Inc., 3815 South West Temple Street,  
Salt Lake City, UT 84115-4412  
517816133\* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517816134\* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517816135\* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517816136\* +Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517816128\* +Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517816129\* +Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517816130\* +Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517816131\* +Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176  
517816152\* +Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015  
517816150\* +Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517816175\* +US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860  
517816173\* +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
Madison, WI 53707-7860  
517816183\* +Webbank/Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
517815972 ##+ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350  
517815973 ##+ACB Receivables Management, 19 Main St, Asbury Park, NJ 07712-7012  
517816124 ##+Select Portfolio Servicing, 3815 South West Temple St, Salt Lake City, UT 84115-4412

TOTALS: 1, \* 77, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
David G. Beslow on behalf of Debtor Kollette Lynn Taylor yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3